

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on November 19, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Felipe Fernandez  
Social Security No. xxx-xx-5087

Case Number: 18-21446  
Hearing Date: 11/13/2019  
Judge: Michael B. Kaplan  
Chapter: 13

Recommended Local Form: ☐ Followed ☒ Modified

**ORDER REINSTATING AUTOMATIC STAY**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 19, 2019**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Felipe Fernandez

Case No. 18-21446 MBK

Caption of Order: Order Resolving Debtor's Motion to Reinstate Automatic Stay

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This matter having been brought before the Court by Richard F. Fried, Esq., attorney for Debtor Felipe Fernandez, upon a motion to reinstate the automatic stay as to Lot 18 Block 336.02 f/k/a Lot 18 Block 336.B Commonly known as 38 Highland Terrace, Fords (Woodbridge Township) New Jersey 08863, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of the attorney for the Debtor and Shapiro & DeNardo, LLC, attorneys for Secured Creditor Bank of America, N.A., Jeffrey Rappaport, Esq. appearing, the holder of a mortgage on Debtor's property, and for good cause having been shown

It is **ORDERED, ADJUDGED AND DECREED** that the automatic stay in bankruptcy as to 38 Highland Terrace, Fords (Woodbridge Township) New Jersey 08863 is hereby reinstated up to and including December 3<sup>rd</sup>, 2019;

It is **FURTHER ORDERED**, that the loss mitigation period in this matter is hereby extended to December 3<sup>rd</sup>, 2019 in order that the debtor may submit a complete package of documents to creditor via the loss mitigation portal in order that the creditor determine the debtor's eligibility for loss mitigation;

It is **FURTHER ORDERED**, that this matter shall be held in abeyance until December 3<sup>rd</sup>, 2019 at which time the Standing Trustee's Motion to Dismiss will be heard simultaneously herewith.

It is **FURTHER ORDERED** that within three (3) days of the date of this Order the debtor must serve all creditors and parties in interest with a copy of this Order and immediately thereafter file Local Form Certification of Service.